

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

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***BULLETIN
FEBRUARY 28, 2015, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>MERGER APPLICATION</u>		
1-2-15	Dakota Heritage Bank of North Dakota, Hunter, to merge The National Bank of Harvey, Harvey, into Dakota Heritage Bank of North Dakota, Hunter	Comment period ends 2-2-15. To be acted on by State Banking Board 3-12-15.
1-27-15	American Bank Center, Dickinson, to merge North Country Bank, McClusky, into American Bank Center, Dickinson	Comment period ends 2-27-15. To be acted on by State Banking Board 3-12-15.
<u>CHANGE OF CONTROL APPLICATION</u>		
2-12-15	American Bancor, Ltd., Dickinson, to acquire United Community Bank of North Dakota, Leeds	Comment period ends 3-16-15
<u>DISCONTINUE FACILITY</u>		
12-23-14	Western State Bank, Devils Lake, to close its facility at 199 Main St, Willow City, effective 3-23-15	Approved by Commissioner 2-27-15
<u>RELOCATION OF INTERSTATE BRANCH</u>		
12-26-14	Western State Bank, Devils Lake, to relocate its interstate branch from 928 W Chandler Blvd, Chandler, AZ, to 976 W Chandler Blvd, Chandler, AZ	Approved by Commissioner 2-12-15

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<u>LPO APPLICATION</u>		
2-12-15	Bell State Bank & Trust, Fargo, to establish LPO at IDS Center, 80 S 8 th St, Ste 3025, Minneapolis, MN	Approved by Commissioner 2-12-15

USURY

The usury rate for unregulated lenders the month of March 2015 is **7.000% (5.571%)**.

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).